

CLAIMS

We claim:

1 1. A method of disseminating to a customer of a financial institution a desired
2 incentive from a plurality of incentives being offered by at least one participant, comprising:
3 receiving incentive information from a participant, the incentive information
4 specifying at least one incentive;
5 receiving data of the customer from the financial institution;
6 analyzing the data of the customer; and
7 selecting the desired incentive from the plurality of incentives for the customer based
8 on results of the analyzing.

1 2. The method of claim 1, wherein receiving incentive information comprises
2 receiving an incentive matrix correlating incentives with characteristics of the customer
3 receiving the incentive.

1 3. The method of claim 1, wherein receiving incentive information comprises
2 receiving incentive information from a plurality of participants and selecting comprises
3 selecting the desired incentive from incentives offered by a plurality of participants.

1 4. The method of claim 1, wherein selecting the desired incentive comprises
2 selecting a plurality of incentives for the customer.

1 5. The method of claim 1, wherein receiving the data comprises receiving
2 financial data of the customer.

1 6. The method of claim 1, wherein receiving the data comprises receiving
2 financial data on account activity of the customer.

1 7. The method of claim 1, wherein receiving the data comprises receiving
2 demographic data of the customer.

1 8. The method of claim 1, wherein receiving the data comprises receiving
2 financial data on statistical activity of the customer.

1 9. The method of claim 1, further including conveying the desired incentive to
2 the customer.

1 10. The method of claim 9, wherein the conveying is from the financial institution.

1 11. The method of claim 9, wherein the conveying is through an automated teller
2 machine network.

1 12. The method of claim 9, wherein the conveying is through a mailing to the
2 customer.

1 13. The method of claim 9, wherein the conveying is through a customer service
2 representative of the financial institution.

1 14. The method of claim 9, wherein the conveying is through direct mail.

1 15. The method of claim 9, wherein the conveying is through home banking.

1 16. The method of claim 15, wherein conveying through home banking occurs
2 through a call center.

1 17. The method of claim 15, wherein conveying through home banking occurs
2 through on-line banking.

1 18. The method of claim 9, wherein conveying comprises conveying multiple
2 incentives to the customer.

1 19. The method of claim 9, wherein conveying comprises conveying incentives
2 through statements provided to the customer.

1 20. The method of claim 9, wherein conveying comprises conveying incentives to
2 the customer through an automated teller network.

1 21. The method of claim 1, further including tracking use of the incentive by the
2 customer, the tracking including detecting transaction data associated with a purchase using
3 the desired incentive.

1 22. The method of claim 1, wherein analyzing the data includes analyzing the
2 transaction data resulting from tracking use of another incentive.

1 23. The method of claim 1, further including categorizing the incentive
2 information into product incentive reward levels and wherein analyzing the data of the
3 customer comprises placing the customer into one of the product incentive reward levels.

1 24. The method of claim 23, wherein placing the customer into one of the product
2 incentive reward levels comprises placing the customer into a decile level.

1 25. The method of claim 1, further comprising redeeming the incentive.

1 26. The method of claim 25, wherein redeeming comprises debiting an account
2 associated with the participant.

1 27. The method of claim 25, wherein redeeming comprises crediting an account
2 associated with a retailer recognizing the incentive with the customer.

1 28. The method of claim 25, wherein redeeming comprises crediting an account
2 associated with the financial institution.

1 29. The method of claim 25, wherein redeeming comprises crediting an account
2 associated with a network management company.

1 30. The method of claim 25, wherein redeeming comprises crediting an account
2 associated with a branded goods supplier recognizing the incentive with the customer.

1 31. The method of claim 25, wherein redeeming occurs through an electronic
2 funds transfer.

1 32. The method of claim 25, wherein redeeming occurs through an automated
2 clearing house network.

1 33. The method of claim 25, wherein redeeming occurs through the Internet.

1 34. The method of claim 1, wherein analyzing the data of the customer is
2 performed by a system manager.

1 35. A method of processing an incentive being offered to a customer of a financial
2 institution by a participant, comprising:
3 identifying the customer;

identifying an item associated with a transaction with the customer;
determining if the customer qualifies for any incentive in the transaction with the
item;
receiving data on the incentive being offered to the customer, the incentive being
selected based on an analysis of data of the customer with the financial institution;
offering the incentive to the customer; and
completing the transaction of the item, wherein the completing comprises recognizing
the incentive offered to the customer.

36. The method of claim 35, wherein determining if the customer qualifies for any
incentive comprises sending a query to another entity, the query including an identification
of the customer and the item.

37. The method of claim 35, wherein identifying the customer comprises
identifying the customer through a payment method for the item.

38. The method of claim 37, wherein identifying the customer comprises
obtaining credit card information.

39. The method of claim 37, wherein identifying the customer comprises
obtaining membership card information.

1 40. The method of claim 37, wherein identifying the customer comprises
2 obtaining smart card information.

1 41. The method of claim 37, wherein identifying the customer comprises
2 obtaining debit card information.

1 42. The method of claim 37, wherein identifying the customer comprises
2 obtaining information linking the customer with the financial institution.

1 43. The method of claim 35, further comprising generating a summary of the
2 transaction.

1 44. The method of claim 35, wherein determining if the customer qualifies for any
2 incentive comprises identifying a second item associated with the transaction.

1 45. The method of claim 35, wherein receiving data comprises receiving financial
2 data of the customer.

1 46. The method of claim 35, wherein receiving data comprises receiving financial
2 data on account activity of the customer.

1 47. The method of claim 35, wherein receiving data comprises receiving
2 demographic data of the customer.

1 48. A method of distributing incentives to customers, comprising:
2 receiving incentive information from participants, the incentive information
3 specifying desired characteristics of customers receiving incentives;
4 obtaining rankings of customers of at least one financial institution, the rankings
5 being produced by analyzing data of the customers with at least one financial institution;
6 mapping the rankings of the customers with the desired characteristics of customers
7 receiving incentives; and
8 identifying incentives to be provided to select customers.

9 49. The method of claim 48, further comprising distributing the incentives to the
2 customers.

1 50. The method of claim 48, further comprising tracking usage of the incentives.

1 51. The method of claim 48, further comprising validating the incentives.

1 52. The method of claim 48, further comprising redeeming the incentives.